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February 2002

Mapping Your Future Reaches One Million Mark in **Number of Student Loan Counseling Confirmations**

A student attending Richard Stockton College in New Jersey became the one millionth person to complete Online Student Loan Counseling on Mapping Your Future, a public service Web site providing college, career, financial aid information, and services to students and families at *mapping-your-future.org*. And if the current pace continues, it won't be long before Mapping Your Future reaches its second million. One of the primary services offered by Mapping Your Future is Online Student Loan Counseling which allows students and schools to meet loan counseling requirements online at anytime of day or night.

Already, tens of thousands of students have completed counseling since January 7—making the total number of confirmations issued by Mapping Your Future well over one million. The majority of students have visited Mapping Your Future to complete Stafford Entrance Counseling, which was first offered on the site in 1997. Stafford Exit Counseling debuted in the spring of 2001.

In addition to enabling schools and students to meet federal loan counseling requirements conveniently, Online Student Loan Counseling also enhances the loan management education of the student by actively involving them in the counseling—making Online Student Loan Counseling an important default prevention tool. It also enables busy financial aid professionals an opportunity to spend more time with those students needing assistance in the loan process.

SLND-Guarantor provides this free Online Student Loan Counseling service along with other guaranty agencies around the country who sponsor Mapping Your Future.

Mapping Your Future Web site

SLND Welcomes Five New Alliance Lenders

Five new lenders have joined our Lender Alliance Program, partnering with SLND to provide student loan services for their customers:

Citizens State Bank of Lankin - Lankin - (Lender code 100157) - branches located in Edinburg, Edmore, and Park River

First Security Bank - Underwood - (Lender code 100159)

First Security Bank-West - Beulah - (Lender code 807153) - branch located in Robinson

Page State Bank - Page - (Lender code 100156)

Rolette State Bank - Rolette - (Lender code 100158)

SLND looks forward to helping these and all participating lenders meet their student loan needs. *Welcome!*

Student loan posters, statement stuffers, and a "Partnering in Education" door decal are available free of charge to all participating Alliance lenders. Please call 1-800-554-2717 to request quantities or you may go online at *mystudentloanonline.com/forms.jsp*.

Lance Hill, Coordinator College Information Service/Program Development

NDAAC Update

Greetings from NDAAC!

Can you believe spring is just around the corner? What a great winter we have had...so far. Don't forget about the NDAAC Scholarship Program. NDAAC awards eighteen \$750 scholarships to North Dakota high school seniors planning to attend North Dakota post-secondary institutions in the 2002-2003 academic year. A minimum of two applicants from each of the following ACT groupings will be selected:

No ACT/0-16; 17-18; 19-20; 21-22; 23-24; 25-26; 27-28; 29-36

The deadline to apply is March 1, 2002. Recipients will be notified in May. Following notification, awards will be mailed to the recipients' school(s) of choice to be applied to their first year of tuition.

Please contact April Hanson at 701-231-8800 if you have questions regarding these scholarship opportunities.

Jobey Lichtblau - NDAAC President

Prairie Publications

ATTN: Program Development Student Loans of North Dakota PO Box 5524 Bismarck, ND 58506-5524

Available online at mystudentloanonline.com

Administered by Bank of North Dakota overseen by Industrial Commission of North Dakota

> GOVERNOR John Hoeven

ATTORNEY GENERAL Wayne Stenehjem

COMMISSIONER OF AGRICULTURE Roger Johnson

Prairie Publications

By Student Loans of North Dakota is a newsletter circulated to lenders, college financial aid and admissions personnel, high school guidance counselors, other guaranty agencies, and individuals needing information about student loans. All articles are of the writer's opinion and should not be construed as Student Loans of North Dakota policy unless so stated.

bndsl@state.nd.us

NDASFAA Update

Well, here we are...a new year, a new president. I thought I could slip, somewhat, quietly into this until I was reminded to write an article. Since January is a bit busy, it was decided that the NDASFAA 2002 Executive Board should meet before Christmas for a sort of pre-planning retreat. Myself, Ryan Graalum as Past-President, Katie Nettell as President-Elect, Ruth Gress as Treasurer, Don Flaherty as Secretary, and Jean Rock as Associate Member at Large met December 18 in Bismarck. We had a very productive meeting as our minutes will reflect, which are posted on our Web site at www.ndasfaa.org.

One of my tasks for January is setting up committees, and I am also working on membership changes to the list-serve. I am hoping to get this information to you before the end of January. Other notables that stemmed from our meeting is that Katie Nettell as President-Elect and Don Flaherty as Secretary will be representing NDASFAA at the upcoming NASFAA Leadership Conference in Washington, DC. Also, Don is our volunteer to be the NDASFAA trainer for the spring Decentralized Training scheduled for April 16 and 17 to be held at Prairie Knights Casino and Lodge. The subjects for training include verification, cash management on notifications and authorizations, FERPA/information release and PPAs.

NDASFAA's Spring Conference is scheduled to begin after Decentralized Training on April 17 and will continue through the morning of the 19th. This year our conference is being hosted by Sitting Bull College at Prairie Knights Casino and Lodge south of Bismarck. This promises to be a great conference with a great agenda planned. A peek at the agenda includes:

- visit from **John Gritts**, Director of Tribal College Relations with the American Indian College Fund in Denver (*we are looking forward to this!*)
- **Jacque Straub** from the Denver regional Department of Education office will provide her faithful federal update
- Mary Louise Defender-Wilson, a storyteller, is scheduled to portray "Gourd Women", her ancestor
- visit to Sitting Bull College

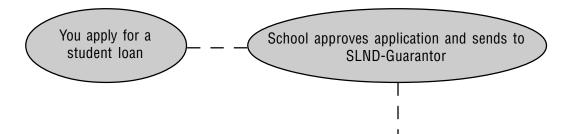
Need I go on...it will be a great time! The agenda and registration information will be available soon on our Web site listed above.

Well, here we go now. I am looking forward to doing the best job I can in working with you. Thanks to Ryan (who quietly slipped out with 2001) for his help, as I didn't hesitate to call on his experience. Thanks, Ryan, for your year of leadership. Here is wishing all of you a great new year and looking forward to seeing many at our conference in April. Take care!

Lynn Aaberg, President - NDASFAA Financial Aid Director - Williston State College

Show Me The Money!

The fast, easy world of technology... receiving your loan application/promissory note electronically!



SLND WEB SITE LOAN APPROVAL ACCESS TO "MY ACCOUNT"

mystudentloanonline.com

If approved and an e-mail address has been provided:

- notification of loan approval is sent via e-mail with instructions
- borrower logs in using previously issued password
- · access and print your student loan forms (include the Notice of Loan Guarantee and Disclosure Statement (NOG) and Master Promissory Note (MPN), if applicable
- complete MPN information and digitally sign the MPN

College financial aid and admissions' offices are encouraging you to establish a "professional" e-mail address for all of your transactions. This means that you need to have an e-mail address that can be accessed often from any computer, anywhere! (For example: Yahoo and MSN offer free e-mails.) Remember to stay away from the trendy-type names and think business professional!

mystudentloanonline.com

digitally sign MPN loan quarantees account information loan status and balance last payment received loan payoff college information financial aid calculators College SAVE Entrance/Exit loan counseling

Congratulations...you are investing in yourself!

Contact SLND at 1-800-472-2166 ext. 5763 or e-mail to sIndga@state.nd.us for any questions or visit mystudentloanonline.com

SLND Password/PIN Reminders and Tips

A password is used to access information on SLND's Web site at *mystudentloanonline.com*. A PIN (personal identification number) is used to access information on our automated telephone system at **1-800-472-2166** or locally at **328-5600**.



Obtaining Passwords and/or PIN Numbers for First-Time Borrowers

- 1) If the borrower has a valid e-mail address:
 - SLND e-mails the borrower a temporary password to access information on mystudentloanonline.com
 - Temporary passwords are only good for ten days
- 2) All borrowers will receive in paper format from SLND:
 - A permanent password to access information on mystudentloanonline.com
 - A PIN which can be used to access borrower information by calling our automated telephone system at **1-800-472-2166** or locally at **328-5600**

Note: Once the borrower has logged into *mystudentloanonline.com*, both the temporary and/or permanent passwords can be changed to a password of the borrower's choice.

Password Tips

- 1) If a borrower does not remember their password or has unsuccessfully tried to login to *mystudentloanonline.com* three times, which will lock the account, the borrower is directed to contact SLND at 1-800-472-2166 ext. 5660 to request assistance.
- 2) Once contacted, SLND will unlock the borrower's account if necessary, and/or reset their password to a temporary password and inform the borrower of the new temporary password.
- 3) Once the borrower logs in to *mystudentloanonline.com* with this temporary password, they will be prompted to change their password to one of their choosing.

PIN Tips

- 1) If a borrower does not remember their PIN to access account information by calling our automated telephone system at **1-800-472-2166** or locally at **328-5600**, the borrower will be directed to contact SLND at 1-800-472-2166 ext. 5660 for assistance.
- 2) Once contacted, SLND will provide the borrower with a new PIN.

Wally Erhardt, Assoc. Director of Operations SLND-Guarantor

SLND "All Star" of the Month

Yvonne Remmick was chosen as SLND's "All Star" of the Month for January.

Yvonne was originally hired as a part-time Teller in BND's Retail Department in April 1995. She transferred to SLND's Loan Servicing area in February 1998 as an Account Tech I. In September 1998, Yvonne transferred to her current position as Collection Officer I for the same area.

The customer service tip of "smile before answering the phone because your smile will be reflected in your voice" must have been modeled



after Yvonne! Every time I hear Yvonne answer the phone, she is bubbly, warm, and friendly. It sounds like her smile is a "mile wide"! A person can't help but feel like they are getting the best help possible! Yvonne takes customer service to the next level! *Congratulations!*

HECN - Student Information Systems Report

Recently, a school called with a question about a course on their term schedule. This course had been a zero credit course for a time, but had recently been changed to a one credit course. However, when students registered for it, they were still receiving no credit for it.

When I looked at the master catalog, the course existed as a one credit course. However, when I looked at the term schedule, the course (which had two sections) showed a credit indicator of NCV (no credit value).

What was the problem?

At the time the term schedule for the spring semester was created (early October), the master catalog for this course contained the no credit value tag for the type of credit this course should receive. Later in October, the master catalog for this course was changed to indicate fixed credit of one credit for this course.

However, by that time (late October), the term schedule records for this course already had been created. Changing data fields on the master catalog will not modify existing term schedule records. Therefore, these two sections of this course were still no credit sections.

How could this be corrected?

The only way to fix this situation was to delete the two sections created in early October when the master catalog value indicated no credit for this course. Then, two new sections had to be created which would indicate the new one credit status of this course.

HECN Student Information Systems Report - Continued from Page 6

And because this situation was discovered very late, there were already students in the two no credit sections. Each of these students had to be dropped from the no credit sections and then re-registered into the newly created one credit sections.

Why am I discussing this?

It is important to realize and remember when creating term schedules that course modifications need to be done prior to beginning this process (if you want the newly created term schedule to properly reflect current curriculum status and if you want to avoid a lot of extra work further down the line).

Just a little tip to help in the long term.

If you have questions or concerns, please feel free to contact me at 701-777-5031 or use my e-mail address which is *charles_fjeld@mail.und.nodak.edu*.

Charles Fjeld NDUS, HECN-SIS, Grand Forks, ND

HECN Highlights

Greetings everyone. Since most of you have started using EDExpress for 2002-2003 processing by now, we though it would be helpful to share with you some of the new features we learned about at the Department of Education Electronic Access Conference. You may have noticed some of these already, however, there are many new options available to you that you may want to familiarize yourself with early on.

EDEXPRESS FOR WINDOWS, VERSION 8.0

Product Enhancements

The following product enhancements have been incorporated into EDExpress for Windows 2002-2003, Version 8.0:

General Changes

- Year indicators and date ranges have been updated for the 2002-2003 award year.
- Data fields have been modified to reflect the changes in the new 2002-2003 FAFSA.

Global

Sources of Assistance for Schools

• Sources of Assistance for Schools is a new document that contains helpful contact information for all Student Financial Assistance programs, including frequently called help lines, e-mail addresses, and Web sites. The document is available for downloading at the SFAdownload Web site located at SFAdownload.ed.gov.

Document Tracking

 Document Status has been added as a filter in the Print dialog box for the List-Document Tracking by Student and List-Document Tracking by Document Code reports.

HECN Highlights - Continued from Page 7

Document Tracking (cont'd.)

- The Year field and the Document Status column have been removed from Document Tracking Setup to create more space on the document-tracking letter.
- ISIR reject codes are included in Document Tracking Setup and perform the same way as the comment codes.

Installation

• Starting with the 2002-2003 cycle, when the software is installed, all programs appear on the Start Menu under EDESuite and the cycle year; for example, "EDExpress 2002-2003." The title of the shortcut on the desktop shows the cycle year first, then product name; for example, "2002-2003 EDExpress for Windows."

Letters

- You can create an unlimited number of user-defined letters.
- You can assign user-defined letters to a specific module.
- While in a student record, you can print a user-defined letter from any tab, as long as the letter is
 assigned to the module associated with the tab or is not assigned to a specific module. You can
 also print letters in batch mode from the Print dialog of the module associated with that letter.
- Letters are formatted so that when the letter is folded, the student's address appears in the window of a #10 window envelope.

Multiple Entry

- The Multiple Entry Records grid has been expanded to display as many student records as possible.
- The Multiple Entry Edit report now lists the records that are included in the SSN file but cannot be updated because they do not exist in the software.

Navigation/Tabs

• EDExpress for Windows 2002-2003, Version 8.0 highlights the active tab to clearly distinguish between the active tab and the inactive tab.

Print

- All record layouts, with the exception of User-defined Formats, Import User Data and Import
 Demographic Data, have been removed from the software. All other record layouts are included
 in the technical references and are available on the SFAdownload Web site located at
 SFAdownload@ed.gov.
- A First Page button and a Last Page button are available when you print to the screen.
- A Print Setup dialog box is available from the File menu and on the Print dialog box.

Query

- You can use a new predefined query to query on the presence of an e-mail address.
- You can compare numeric fields within single records using the new Field-to-Field option.

Save Process

• The final confirmation message no longer displays after the Save process. Instead, a message in the status bar confirms that the Save process has been completed.

HECN Highlights - Continued from Page 8

Application Processing

Active Transaction

- Fields displayed above the grid on the ISIR Review tab have been rearranged to make the transaction activation process more intuitive.
- Online Help has been expanded to help you better understand the Activate Transaction process.

Export

- The Select Record button is enabled for the Applications-Initial export and the Corrections export.
- All Renewal export options have been removed.

FAFSA Tab and SAR/ISIR Tab

- If the answer to "Legal resident before 1/1/97?" is Yes and/or "Are you male?" is No, the cursor will skip "Legal Residence Date" and "Register for Selective Service."
- An EFC field labeled EFC (EDExpress), which displays directly below the EFC (CPS Compute) field, has been added. This field is populated when the user clicks Process and EFC Calculation.
- You may move between pages 1, 2, and 3 on the FAFSA tab without hitting field edits until the record is saved.

Hold File

• EDExpress prints the school code and e-mail addresses of the students listed within the Hold file.

ISIR

• EDExpress prints the comment code numbers along with the comment text on the comments page of the ISIR.

Message Classes

(The following new message classes for 2002-2003 have been added):

ISIR Data Import:

- YTDNXXOP (ISIR YTD-State/Non Resident)
- YTDRXXOP (ISIR YTD-State Resident)
- FDRFXXOP (Processed FDRs)

Error Import:

- FDRUXXOP (FDR-State Agency-Not on Database)
- The YTDNXXOP, YTDRXXOP, and FDRFXXOP message classes are combined with the ISIR Data import. The FDRU can be combined with the Error import.

NSLDS

- EDExpress prints all NSLDS information, comment codes, and text on the ISIR.
- On the loan detail, EDExpress prints the date and amount of the last disbursement as received from NSLDS.
- Discharged loans are flagged with a new type code of T. Defaulted loans followed by discharged loans will be printed on the history page. The maximum is four loans.

Print Dialog Box

• On the List-Processed ISIRs report, the transaction preference box now defaults to "All".

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Print Dialog Box (cont'd.)

• The Select Records option within Selection Criteria is enabled for the following Application Processing lists: List-Entered Application Records, List-Entered Correction Records, List-Entered Duplicate Requests, and List-Processed ISIRs.

Regenerate

• When you regenerate an application or correction batch in the 2002-2003 software, a new batch number is created and the old batch ID is removed from the batch activity database.

Reject Code

• A new record level (Reject 18) reject code informs a school that an application or renewal application with the same SSN and Name ID is already on file with the CPS.

Renewal Application

• Renewal Application functionality has been removed from EDExpress. The stand-alone Renewal Application software has been discontinued for 2002-2003 as well.

Note: RAD files will no longer be sent to schools, however, schools can use FAA Access on the Web *www.fafsa.ed.gov/FAA/faa.htm* to request that PINs be sent to their students instead of paper renewal applications. CPS will automatically send all schools an electronic file that contains a list of eligible 2002-2003 Renewal FAFSA applicants and indicates which applicants received a PIN mailer versus a paper Renewal FAFSA. You will need to open this file in a text editor, such as Wordpad or Notepad, in order to read the electronic file.

SAR/ISIR Tab

- The Pell Eligibility Flag and the NSLDS Default Indicator display on the SAR/ISIR tab.
- You may move between pages 1, 2, and 3 on the SAR/ISIR tab without hitting field edits until the record is saved.
- A FAA Information screen has been added to the View Menu. It displays processed ISIR values such as Application Receipt Date, EFC, SAR C Flag, Match Flags and Comment Codes for the transaction displayed.

Verification Worksheet Tab

• A 50-character memo field has been added for you to enter notes regarding the verification process. You may also print your notes when you print a Verification Worksheet.

Please contact us if you have any questions regarding EDExpress or any other issues. Have a great month!

As usual, if you have any questions, please give us a call. You can reach Tricia at 701-777-3590 or e-mail *tricia_campbell@mail.und.nodak.edu* or Paula at 701-777-3401 or e-mail *Paula_Kurtz@mail.und.nodak.edu*.

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